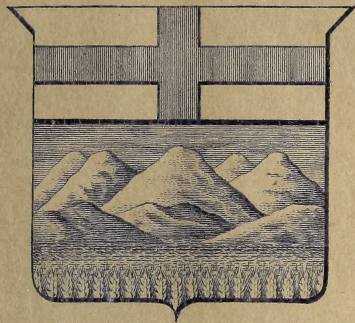
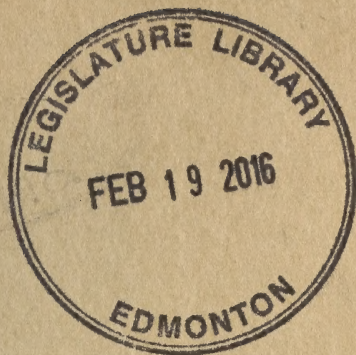


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*[Business of 1913]*

# ANNUAL REPORT

Superintendent of  
Insurance

Alberta

TREASURY DEPARTMENT

*file at Prov. Sec.*





1914  
ANNUAL REPORT

Superintendent of Insurance

Alberta

TREASURY DEPARTMENT

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Printed by the Direction of  
HONOURABLE C. R. MITCHELL, PROVINCIAL TREASURER



EDMONTON :  
Printed by J. W. Jeffery, Government Printer  
1914



1914

# ANNUAL REPORT

Superintendent of Insurance

Alberta

TREASURY DEPARTMENT

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Provincial Treasurer:  
HON. C. R. MITCHELL.

Superintendent of Insurance:  
W. V. NEWSON.

Deputy Superintendent of Insurance:  
R. L. NICOLSON.





PROVINCE OF ALBERTA,  
TREASURY DEPARTMENT,  
EDMONTON, JUNE 20TH, 1914.

TO THE HONOURABLE C. R. MITCHELL,  
*Provincial Treasurer of Alberta,*  
Edmonton, Alta.

Sir,—I have the honour to submit the Annual Report of the Insurance Department for the period from July 1st, 1913, to December 31st, 1913, including the returns made by the various Insurance Companies and Friendly Societies licensed to undertake contracts of Insurance for the year ending December 31st, 1913.

On this date there were 22 Provincial and Foreign Companies (not Dominion Licensees) licensed under The Alberta Insurance Act, classified as follows:

Fire Insurance Companies.....	6
Life Insurance Companies.....	1
Hail Insurance Companies.....	4
Accident Insurance Companies.....	3
Mutual Fire Insurance Companies.....	3
Fraternal Societies.....	5
Total.....	22

---

COMPANIES HOLDING A PROVINCIAL LICENSE WHICH HAVE CEASED  
DOING BUSINESS SINCE JULY 1ST, 1913.

Alberta Canadian Insurance Company, Edmonton, Alberta, policies reinsured with the Central Canada Insurance Company, of Brandon, Man.

Saskatchewan Insurance Company, Regina, Saskatchewan, policies reinsured with the Central Canada Insurance Company, of Brandon, Man.

Security National Insurance Company, of Winnipeg, policies reinsured with the British Northwestern Fire Insurance Company, of Winnipeg, Man.

## DEPOSIT WITHDRAWALS.

Alberta Canadian Insurance Co.....	\$10,000.00
Saskatchewan Insurance Co.....	20,000.00
Security National Insurance Co.....	20,000.00
Merchants Casualty Co .....	20,000.00

NEW COMPANIES ADMITTED BY PROVINCIAL LICENSE SINCE DECEMBER,  
31ST, 1913.

St. Paul Mutual Hail and Cyclone Insurance Co.  
Farmers Mutual Hail Insurance Association of Iowa.  
Century Insurance Company, Limited.  
Excess Insurance Company, Limited.  
Brotherhood of American Yeomen.  
Ladies of the Maccabees.

THE FOLLOWING COMPANY HAS CHANGED FROM A PROVINCIAL TO  
A DOMINION LICENSE, AND ITS DEPOSIT HAS BEEN RELEASED.

Merchants' Casualty Company, of Winnipeg.

SPECIAL BROKERS LICENSED SINCE JULY 1ST, 1913.

James B. Creagan.  
W. N. Poole.

Chas. J. Campbell.  
Hal. E. Middleton.

On December 31st, 1913, there were 130 Insurance Companies  
(Dominion Licensees) Registered under The Alberta Insurance Act,  
classified as follows:

Fire Insurance Companies.....	73
Fire and Life Insurance Companies.....	2
Guarantee Accident & Plate Glass Insurance Companies	20
Life Insurance Companies.....	30
Fraternal Societies.....	1
Live Stock Insurance Companies.....	1
Plate Glass Insurance Companies.....	2
Hail Insurance Companies.....	1
Total.....	130

COMPANIES HOLDING A DOMINION LICENSE CEASED BUSINESS SINCE  
JULY 1ST, 1913.

Sovereign Fire Insurance Co., reinsured with the Phoenix, of  
Hartford.

Nova Scotia Fire Insurance Co., reinsured with the Home In-  
surance Company, of New York.

Rimouski Fire Insurance Company, in Liquidation.



NEW COMPANIES HOLDING A DOMINION LICENSE ADMITTED FOR  
PROVINCIAL REGISTRATION SINCE DECEMBER 31ST, 1913.

Provincial Insurance Company, Limited.

Beaver Fire Insurance Company.

National Provincial Plate Glass and General Insurance Co.

Boiler Inspection and Insurance Company.

Glen Falls Insurance Co.

National Fire Insurance Co., of Paris.

Globe and Rutgers Fire Insurance Co.

The Reports of Provincial and Foreign Companies are set forth in detail, and the information furnished by Dominion Licensees and Fraternal organizations are given in tabular form. I have also appended various comparative tables showing Assets, Liabilities, Receipts and Expenditures of Companies doing various classes of business in the Province.

I have the honour to be, Sir,

Your obedient servant,

W. V. NEWSON,

*Superintendent of Insurance.*

NOTE: Financial Statements of Companies licensed since January 1st, 1914, are on file and may be inspected at the office of the Superintendent of Insurance.

BRITISH CROWN ASSURANCE CORPORATION, LIMITED,  
OF LONDON AND GLASGOW

HEAD OFFICE: GLASGOW, SCOTLAND

Commenced Business March 26th, 1907.

*Officers.*

The Right Hon. James Parker-Smith, President . . . . . London, Eng.  
John Ronald Fleming, Secretary . . . . . London, Eng.

*Directors.*

The Rt. Hon. James Parker-Smith	David Henderson MacDonald
Claude Andrew Allen	Robert Sutherland
Robert King Bell	Alexander MacKay
John Cowan	

*Chief Agent in Alberta.*

F. C. Lowes & Co.

Amount deposited with the Government of Alberta . . . \$20,000.00

Authorized capital . . . . .	\$2,500,000
Amount subscribed . . . . .	1,250,000
Amount paid . . . . .	500,000

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913  
CANADIAN BUSINESS.

*Assets.*

Cash value (excluding interest and dividends) of stocks, bonds, shares and securities . . . . .	\$130,701.37
Actual Cash on hand as per Auditor's Statement . . . . .	2,170.63
Cash on deposit to the company's credit, and not drawn against on December 31st, 1913, in Chartered Banks . . . . .	10,673.67
Agents balances and premiums uncollected . . . . .	10,926.65
Interest due or accrued and unpaid . . . . .	2,697.32
Total assets . . . . .	<u>\$157,169.64</u>

*Liabilities*

Amount of claims or losses in suspense or supposed or re- ported . . . . .	\$10,993.30
Total reserve of unearned premiums for all outstanding risks . . . . .	73,475.97
Total amount of Liabilities . . . . .	<u>\$84,469.27</u>



*Receipts.*

Net premiums received in cash.....	\$126,698.64
Cash received for interest.....	3,203.78
Cash from all other sources.....	13,146.86
Total Cash Receipts.....	<u>\$143,049.28</u>

*Expenditure.*

## Expenses of Management:

Cash paid to agents for commission, salaries and bonus	\$28,825.68
“ “ for law costs.....	17.50
“ “ “ investigation and adjustment of claims	1,301.41
“ “ “ interest, discount and exchange.....	233.92
“ “ “ statutory assessment and license fees..	267.68
“ “ “ travelling expenses.....	2,740.10
“ “ “ rent and taxes.....	2,787.02
“ “ “ salaries, directors’ and auditors’ fees	8,686.86
“ “ “ printing, stationery and advertising...	2,125.35
“ “ “ postage, telegrams and express.....	1,338.13
“ “ “ other expenses.....	419.43

Total expenses for management..... \$48,743.08

## Miscellaneous payments:

Amount paid for losses occurring in previous years....	\$601.72
Amount paid for losses occurring in 1913.....	69,184.70
Cash paid for debentures, mortgages or other securities (not extended) \$10,000.00	
Expenditure other than the foregoing.....	24,202.14

Total Expenditure..... \$142,731.64

## RETURNS FOR ALBERTA.

Assets in Alberta.....	\$20,487.65
Liabilities in Alberta.....	10,423.40
Premiums received in Alberta.....	37,990.17
Losses paid in Alberta.....	33,132.27
Amount at risk in Alberta.....	939,018.73
Amount of securities deposited with the Government of Alberta.....	20,000.00
Net amount at risk of the Company.....	9,927,539.00
The returns for this Company are for business done in Canada only.	

BRITISH DOMINIONS GENERAL INSURANCE COMPANY,  
LIMITED, OF LONDON, ENGLAND.

HEAD OFFICE: LONDON, ENGLAND.

Commenced business September 15th, 1904.

*Officers.*

F. Handel Booth, M.P., Chairman..... London, Eng.  
John Gardner, A.C.A., Secretary..... London, Eng.

*Directors.*

F. Handel Booth	E. M. Mountain
H. F. Gullick	W. W. Seymour
A. J. Mackenzie	Geo. Wigley
P. Hugh Marshall	Charles Williams

Chief Agents in Alberta, F. C. Lowes & Co., Calgary

Amount deposited with the Government of Alberta.....	£5,500
Say.....	\$26,766.63
Authorized capital.....	£600,000
Amount subscribed.....	340,002
Amount paid.....	250,001

STATEMENT OF THE COMPANY FOR YEAR ENDING DECEMBER 31ST, 1913

<i>Assets.</i>	£	s.	d.
Investments.....	372,123	11	0
Cash at Bankers, in hand, and on deposit.....	82,503	15	9
Balance due to the Company for premiums and agents' balances, after deducting re-insurances, returns and creditors.....	100,660	3	11
Interest accrued.....	3,973	14	10
Policy stamps.....	815	15	5
Total Assets.....	£560,077	0	11

*Liabilities.*

	£	s.	d.
Amount of paid up capital.....	250,001	0	0
Unclaimed dividends.....	49	12	7
Reserve fund.....	30,000	0	0
Investment reserve fund.....	31,500	0	0
Fire and general insurance fund.....	20,541	2	11
Fire and general claims admitted or intimated but not paid.....	2,398	0	0
Marine revenue account, less interest on preference shares and dividend on ordinary shares.....	225,587	5	5
Total Liabilities.....	£560,077	0	11



NOTE: The following statement represents the Alberta business only of this Company.

*Receipts.*

Net cash received during the year for premiums.....	\$14,128.94
Total Receipts.....	<u>\$14,128.94</u>

*Expenditure.*

Expenses of Management:

Cash paid for investigation & adjustment of claims..	\$ 14.03
“ “ “ interest, discount and exchange.....	.16
“ “ “ statutory assessment and license fees..	300.00
“ “ “ travelling expenses.....	65.50
“ “ “ printing, stationery and advertising..	128.30
“ “ “ postage, telegrams and express.....	69.50
Total expenses of management.....	<u>\$577.49</u>

Miscellaneous payments:

Total net amount paid during the year for fire losses	\$1,140.54
Total Expenditure.....	<u>\$1,718.03</u>

RETURNS FOR ALBERTA.

Assets in Alberta.....	\$41,903.94
Liabilities in Alberta.....	14,254.76
Premiums received in Alberta.....	14,128.94
Losses paid in Alberta.....	1,140.54
Amount at risk in Alberta.....	1,245,820.00
Amount of securities deposited with the Government of Alberta (par value).....	26,766.63

## THE CANADA SECURITY ASSURANCE COMPANY.

HEAD OFFICE: CALGARY.

Commenced Business 1913.

*Officers.*

W. A. Lowry, President.....	Calgary, Alta.
W. A. Rogers, Vice-President.....	Toronto, Ont.
E. M. Whitley, Secretary.....	Calgary, Alta.
W. R. McKerlie, Treasurer.....	Calgary, Alta.

*Directors.*

W. A. Lowry	W. R. McKerlie
W. A. Rogers	T. B. Redding
E. M. Whitley	

Amount deposited with the Government of Alberta.....\$10,000.00

Authorized capital.....	\$500,000.00
Amount subscribed.....	156,700.00
Amount paid up.....	15,670.00

## STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1913.

*Assets.*

Actual cash on hand at head office as per Auditor's Statement.....	\$2,334.20
Cash on deposit to the company's credit and not drawn against on December 31st, 1913, in chartered banks..	1,625.90
Deposit Receipt Account.....	10,000.00
Agents' balances and premiums uncollected (net commissions deducted).....	5,916.87
Unpaid premium notes.....	21,624.75
Office furniture, etc.....	440.90
Interest due or accrued and unpaid.....	176.65
Unexpired charges.....	200.00
Amount of other assets.....	2,966.95
Total Assets.....	<u>\$45,286.22</u>



*Liabilities.*

Amount of unpaid loans from banks or other sources, together with interest due or accrued.....	\$4,800.00
Reserve on account of uncollectable notes.....	7,511.32
Commission on unpaid notes.....	2,356.77
	<hr/>
Total amount of liabilities.....	\$14,668.09
Capital stock paid up.....	15,670.00
	<hr/>
Total of liabilities and paid-up capital.....	\$30,338.09
	<hr/>
Excess of assets over such total.....	<u>\$14,948.13</u>

*Receipts.*

Net premiums received in cash.....	\$67,087.00
Loans from bank.....	16,600.00
Reinsurance commissions.....	2,520.54
Cash received for calls on capital stock.....	18,530.00
	<hr/>
Total Cash Receipts.....	<u>\$104,737.54</u>

*Expenditure.*

## Expenses for Management:

Cash paid to agents for commissions, salaries and bonuses.....	\$13,696.61
“ “ for fuel and light.....	6.00
“ “ “ interest, discount and exchange.....	366.82
“ “ “ travelling expenses.....	161.45
“ “ “ rent and taxes.....	585.00
“ “ “ salaries, directors' and auditors' fees..	6,571.40
“ “ “ printing, stationery and advertising...	984.85
“ “ “ postage, telegrams and express.....	505.74
“ “ “ other expenses.....	2,722.85
	<hr/>

Total Expenses of Management..... \$25,600.72

## Miscellaneous Payments:

Net losses paid during 1913.....	\$48,611.92
Cash paid for repayment of loans.....	11,800.00
Cash paid for expenditure other than the foregoing....	4,588.15

\$90,600.79

## RETURNS FOR ALBERTA.

Assets in Alberta.....	\$45,060.82
Liabilities in Alberta.....	14,668.09
Premiums received in Alberta.....	76,350.35
Losses paid in Alberta.....	52,198.11
Amount of Securities deposited with the Government of Alberta.....	10,000.00

# CONTINENTAL FIRE INSURANCE COMPANY OF WINNIPEG.

HEAD OFFICE: WINNIPEG, MAN.

Commenced Business October 26th, 1909.

---

*Officers.*

M. J. A. M. de la Giclais, President.....Winnipeg, Man.  
Joseph Lecomte, Vice-President.....Rigaud, Que.  
A. Griveau, Secretary.....Winnipeg, Man.

*Directors.*

M. J. A. M. de la Giclais	T. J. Langford
Joseph Lecomte	T. A. Marion
Horace Chevrier	L. de Galembert
W. F. Hull	

---

Amount deposited with the Government of Alberta.....\$22,000.00

Authorized capital.....	\$500,000.00
Amount subscribed.....	431,500.00
Amount paid.....	53,937.50

---

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1913.

*Assets.*

Cash value of mortgages exclusive of interest.....	\$4,000.00
Cash value (excluding interest and dividends) of stock, shares, bonds, debentures and securities other than the foregoing.....	57,814.59
Actual cash on hand at head office as per Auditor's Statement.....	1,159.83
Cash on deposit and not drawn against on December 31st, 1913, in chartered banks.....	2,469.71
Agents' balances and premiums uncollected.....	4,896.05
Interest due or accrued and unpaid.....	1,804.93
Amount of all other assets.....	580.00
	<hr/>
	\$72,725.11
Amount deducted from above assets on account of bad and doubtful debts and items not admitted.....	50.00
	<hr/>
Total Assets.....	<u>\$72,675.11</u>



*Liabilities.*

Claims or losses adjusted, remaining unpaid at December 31st, 1913.....	\$500.00
Total reserve of unearned premiums for all outstanding risks.....	13,117.31
Dividends declared and remaining unpaid.....	2,157.50
Total Amount of Liabilities.....	\$15,774.81
Capital stock paid up.....	53,937.50
Total of Liabilities and Paid-up Capital....	\$69,712.31
Excess of Assets over such total.....	\$2,962.80

*Receipts.*

Net premiums received in cash.....	\$22,484.82
Cash received for interest.....	2,784.35
Cash received for calls on capital stock.....	6,012.50
Cash received for debentures, mortgages and other securities (not extended), \$18,934.03.	
Cash received from all other sources.....	6,533.50
Total Cash Receipts.....	\$37,815.17

*Expenditure.*

## Expenses of Management:

Cash paid to agents for commissions, salaries and bonuses.....	\$3,668.66
“ “ for law costs.....	53.50
“ “ “ investigation and adjustment of claims.....	266.18
“ “ “ interest, discount and exchange.....	33.54
“ “ “ statutory assessment and license fees..	845.74
“ “ “ travelling expenses.....	748.30
“ “ “ rent and taxes.....	973.65
“ “ “ salaries, directors' and auditors' fees..	3,570.50
“ “ “ printing, stationery and advertising...	503.22
“ “ “ postage, telegrams and express.....	126.99
“ “ “ other expenses.....	201.80
Total Expenses of Management.....	\$10,992.08

## Miscellaneous Payments:

Net amount paid during the year for losses occurring previous to 1913.....	\$320.00
Net amount paid for losses occurring during 1913.....	10,527.36
Cash paid for dividends.....	1,917.00
Cash paid for debentures, mortgages and other securities (not extended), \$31,060.00.	
Cash paid for expenditure other than the foregoing..	2,666.87
Total Expenditure.....	\$26,423.31

## RETURNS FOR ALBERTA.

Assets in Alberta.....	\$27,125.39
Liability in Alberta, including unearned premiums reserve.....	4,455.33
Premiums received in Alberta.....	4,012.21
Losses paid in Alberta.....	5,513.15
Amount at risk in Alberta.....	237,663.73
Amount of securities deposited with the Government of Alberta.....	22,000.00
Total amount at risk of the company.....	1,520,889.91



## CENTRAL CANADA INSURANCE COMPANY.

HEAD OFFICE: BRANDON, MAN.

Commenced Business June, 1902.

*Officers.*

Frank O. Fowler, President.....Winnipeg, Man.  
 John S. Maxwell, Vice-President.....Brandon, Man.  
 Joseph Cornell, Secretary-Treasurer.....Brandon, Man.

*Directors.*

Frank O. Fowler	John A. McDonald
John S. Maxwell	John Inglis
Joseph Cornell	O. L. Harwood
Charles A. Young	

Amount deposited with the Alberta Government.....\$21,750.00

Authorized capital.....	\$500,000.00
Amount subscribed.....	453,600.00
Amount paid.....	158,580.00

## STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1913.

*Assets.*

Cash value of real estate, less encumbrances.....	\$19,600.00
Mortgages, exclusive of interest.....	18,000.00
Stocks, shares, bonds and securities other than the fore- going, excluding interest and dividends.....	142,741.36
Actual cash on hand at head office, as per auditor's statement.....	18,801.07
Cash on deposit to the company's credit, not drawn against on December 31st, 1913, in chartered banks.....	2,686.71
Agents' balances and premiums uncollected (net, com- missions deducted).....	81,088.26
Bills receivable, less than one year overdue.....	4,178.10
Interest due or accrued and unpaid.....	2,056.09
Due from other companies for reinsurance on losses already paid.....	4,904.58
Office furniture, etc.....	8,358.74
Plans.....	4,325.42
Amount of all other assets.....	3,000.00
Total Assets.....	<u>\$309,740.33</u>

*Liabilities.*

Claims or losses in suspense or supposed or reported . . . . .	\$20,662.74
Amount of unpaid loans from banks or other sources (not included in the foregoing or following items), together with interest due or accrued . . . . .	23,729.64
Total reserve of unearned premiums for all outstanding risks . . . . .	123,610.78
Reserve for reinsurance with other companies . . . . .	22,407.87
Amount of all other liabilities . . . . .	7,826.65
Total Amount of Liabilities . . . . .	\$198,237.68
Capital Stock Paid up . . . . .	158,580.00
Total of Liabilities and Paid-up Capital . . . . .	<u>\$356,817.68</u>
Excess of Liabilities over such Assets . . . . .	\$47,077.35

*Receipts.*

Net cash received for premiums . . . . .	\$309,977.10
Cash received for interest . . . . .	5,949.45
Cash received from rents . . . . .	675.00
Cash received for calls on capital stock . . . . .	46,080.00
Loans from banks and other sources . . . . .	30,000.00
Return commissions . . . . .	8,624.75
Reinsurance commissions . . . . .	20,834.43
Reinsurance premium rebates . . . . .	36,787.22
Cash from all other sources . . . . .	12,533.48
Total Receipts . . . . .	<u>\$471,461.43</u>

Cash received for debentures,  
mortgages, etc., (not extended), \$67,084.19

*Expenditure.*

## Expenses for Management:

Cash paid to agents for commissions, salaries and bonuses . . . . .	\$85,748.12
“ “ for law costs . . . . .	149.01
“ “ “ fuel and light . . . . .	192.68
“ “ “ investigation and adjustment of claims . . . . .	7,167.24
“ “ “ interest, discount and exchange . . . . .	1,078.11
“ “ “ statutory assessment and license fees . . . . .	5,429.06
“ “ “ travelling expenses . . . . .	4,570.52
“ “ “ rent and taxes . . . . .	1,732.75
“ “ “ salaries, directors' and auditor's fees . . . . .	20,910.88
“ “ “ printing, stationery and advertising . . . . .	8,426.65
“ “ “ postage, telegrams and express . . . . .	1,695.84
“ “ “ other expenses . . . . .	1,725.69

Total Expenses of Management . . . . . \$138,826.55



## Miscellaneous Payments:

Net amount paid for losses occurring previous to 1913..	\$4,385.94
Net amount paid for losses during 1913.....	220,919.14
Cash paid for dividends.....	6,750.00
Cash paid for repayment of loans.....	30,000.00
Cash paid for expenditure other than the foregoing....	47,265.11
Cash paid for debentures, mortgages and other securities (not extended), \$100,279.18.	

Total Expenditure.....	<u>\$448,146.74</u>
------------------------	---------------------

## RETURNS FOR ALBERTA.

Assets in Alberta.....	\$53,013.52
Liabilities in Alberta.....	28,147.77
Premiums received in Alberta.....	78,023.40
Losses paid in Alberta.....	59,722.94
Amount at risk in Alberta.....	2,570,727.84
Amount of securities deposited with Government of Alberta.....	21,750.00
Total amount at risk of company.....	17,055,953.84

# THE CANADIAN INDEMNITY COMPANY.

HEAD OFFICE: WINNIPEG, MAN.

Commenced Business May 1st, 1912.

## Officers.

John Galt, President.....	Winnipeg, Man.
J. H. Brock, Vice-President.....	Winnipeg, Man.
J. A. Dowler, Secretary.....	Winnipeg, Man.
C. S. Riley, Managing Director.....	Winnipeg, Man.

## Directors.

J. H. Ashdown	J. H. Brock
J. A. M. Aikins	G. V. Hastings
G. R. Crowe	R. T. Riley
C. S. Riley	

Amount deposited with the Government of Alberta.....	\$20,000.00
Authorized capital.....	\$500,000.00
Amount subscribed.....	200,000.00
Amount paid up.....	60,000.00

## STATEMENT OF THE COMPANY FOR THE YEAR ENDING DECEMBER 31st, 1913.

### Assets.

Cash value (excluding interest and dividends) of stocks, shares, bonds, debentures and securities.....	\$50,559.57
Cash on deposit to the company's credit and not drawn against on December 31st, 1913, in chartered banks..	15,198.11
Bills receivable, one year or more overdue (not extended), \$5,285.29.	
Interest due or accrued and unpaid.....	172.00
Total Assets.....	<u>\$65,929.68</u>

### Liabilities.

Claims or losses in suspense or supposed or reported....	\$110.50
Amount due or accrued for commissions.....	275.46
Amount of all other liabilities.....	217.78
Total Amount of Liabilities.....	<u>\$603.74</u>
Capital Stock Paid up.....	60,000.00
Total of Liabilities and Paid up Capital....	<u>\$60,603.74</u>
Excess of Assets over such Total.....	\$5,325.94



*Receipts.*

Net cash received for premiums.....	\$107,419.95
Cash received for interest.....	2,845.49
Cash received for calls on capital stock.....	10,000.00
Cash received for debentures, mortgages and other securities (not extended), \$617.86.	
Cash received from all other sources.....	1,634.10
Total Cash Receipts.....	<u>\$121,899.54</u>

*Expenditure.*

## Expenses of Management:

Cash paid to agents for commissions, salaries and bonuses.....	\$13,293.02
“ “ for law costs.....	73.29
“ “ “ investigation and adjustment of claims.....	2,757.60
“ “ “ interest, discount and exchange.....	6.90
“ “ “ statutory assessment and license fees..	1,133.53
“ “ “ travelling expenses.....	1,983.65
“ “ “ rent and taxes.....	275.00
“ “ “ salaries, directors' and auditor's fees..	7,707.35
“ “ “ printing, stationery and advertising...	690.25
“ “ “ postage, telegrams and express.....	347.56
“ “ “ other expenses.....	130.74
Total Expenses of Management.....	<u>\$28,398.89</u>

## Miscellaneous Payments:

Net amount paid for losses during the year.....	\$60,551.59
Cash paid for dividends.....	15,000.00
Cash paid for debentures, mortgages and other securities (not extended), \$51,177.43.	
Total Expenditure.....	<u>\$103,950.48</u>

## RETURNS FOR ALBERTA.

Assets in Alberta.....	\$20,000.00
Liabilities in Alberta.....	None
Premiums received in Alberta.....	27,088.53
Losses paid in Alberta.....	21,614.61

## THE CANADIAN PHOENIX INSURANCE COMPANY.

HEAD OFFICE: BRANDON, MANITOBA.

Commenced Business June 11, 1906.

*Officers.*

A. E. McKenzie, President.....	Brandon, Man.
A. L. Young, Vice-President.....	Souris, Man.
F. J. Clark, Managing Director.....	Brandon, Man.

*Directors.*

A. E. McKenzie	E. L. Christie
A. L. Young	A. D. Rankin
Geo. Bury	C. J. Whillier
F. J. Clark	

Amount deposited with the Government of Alberta.....\$20,372.00

Authorized capital.....	\$500,000.00
Amount subscribed.....	416,100.00
Amount paid up in cash.....	60,552.27
Amount paid in notes.....	43,410.57

## STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1913.

*Assets.*

Cash value (excluding interest and dividends) of stocks, bonds, debentures and securities.....	\$66,836.98
Actual cash on hand per auditor's statement.....	2,756.59
Cash on deposit to the company's credit and not drawn against on December 31st, 1913, in chartered banks..	24,149.68
Agents' balances and premiums uncollected.....	39,405.60
Bills receivable.....	46,402.11
Interest due or accrued and unpaid.....	1,853.62
Rents due or accrued and unpaid.....	737.16
Amount of other assets.....	341.32
Office furniture, etc.....	1,693.88
Plans.....	2,764.82
Total Assets.....	<u>\$186,941.76</u>

*Liabilities.*

Amount of claims adjusted and unpaid.....	\$3,187.48
Total reserve of unearned premiums for all outstanding risks.....	59,920.24
Amount due reinsurance companies and agents for commission.....	15,502.06
Amount of all other liabilities.....	2,339.91
Total Liabilities.....	\$80,949.69
Capital Stock Paid up and Called.....	103,962.84
Total of Liabilities and Capital Stock.....	<u>\$184,912.53</u>
Excess of Assets over such Total.....	\$2,029.23

*Receipts.*

Net cash received for premiums.....	\$79,028.36
Cash received for interest.....	2,180.81
Cash received for calls on capital stock.....	11,566.85
Cash received for premiums on capital stock.....	13,500.00
Cash received for reinsurance commission.....	10,835.81
Cash received from all other sources.....	370.00
Total Receipts.....	<u>\$117,481.83</u>

*Expenditure.*

## Expenses of Management:

Cash paid to agents for commissions, salaries and bonuses.....	\$23,845.73
“ “ for law costs.....	149.38
“ “ “ fuel and light.....	23.83
“ “ “ investigation and adjustment of claims.....	1,408.22
“ “ “ interest, discount and exchange.....	1,450.17
“ “ “ statutory assessment of license fees....	583.00
“ “ “ travelling expenses.....	3,564.76
“ “ “ rent and taxes.....	3,104.23
“ “ “ salaries, directors' and auditor's fees..	13,164.00
“ “ “ printing, stationery and advertising....	1,794.20
“ “ “ postage, telegrams and express.....	987.17
“ “ “ other expenses.....	1,618.62
Total Expenses of Management.....	<u>\$51,693.31</u>

## Miscellaneous Payments:

Total net amount paid during the year for losses.....	\$40,852.27
Cash paid for debentures, mortgages or other securities (not extended), \$26,272.08.	
Cash paid for commissions on sale of stock.....	9,745.00
Cash paid for expenditure other than the foregoing....	34.37
Total Expenditure.....	<u>\$102,324.95</u>



## RETURNS FOR ALBERTA.

Assets in Alberta.....	\$27,893.40
Liabilities in Alberta.....	18,619.68
Premiums received in Alberta.....	37,686.09
Losses paid in Alberta.....	8,550.66
Amount at risk in Alberta.....	1,808,854.46
Total amount at risk of the company.....	8,339,482.81

## INTERNATIONAL INSURANCE COMPANY, LIMITED.

HEAD OFFICE: EDMONTON, ALTA.

Commenced Business October, 1911.

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*Officers.*

J. M. Spence, President.....	Edmonton, Alta.
J. A. Fife, Vice-President and Secretary.....	Edmonton, Alta.
J. C. C. Spence, Treasurer.....	Edmonton, Alta.

*Directors.*

John Park	E. L. Hill
Ewen Martin	Peter Barth
Jesse Ellis	J. A. Fife
T. S. Hall	Allan Purvis

J. M. Spence

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Amount deposited with Government of Alberta.....\$10,500.00

Authorized capital.....	\$1,000,000.00
Amount subscribed.....	100,000.00
Amount paid.....	15,759.10
Amount still due on calls.....	4,240.90

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STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1913.*Assets.*

Loans on the company's policies.....	\$586.82
Cash value of bonds and other securities.....	18,000.00
Cash on hand and in bank.....	240.38
Bills receivable.....	10,714.46
Premiums on capital stock.....	1,911.35
Advances to agents, etc.....	527.27
Office furniture.....	1,478.23
Outstanding and deferred premiums.....	1,464.05
Other assets.....	3,886.00
Total Assets.....	<u>\$38,808.56</u>

*Liabilities.*

Unpaid loans from banks and other sources.....	\$5,970.00
Amounts due and accrued for salaries, etc.....	2,647.56
Premiums paid in advance.....	14.80
Reinsurance reserve.....	14,417.10
Total Liabilities.....	<u>\$23,049.46</u>
Capital Stock Paid up.....	15,759.10
	<u>\$38,808.56</u>

*Receipts.*

Net cash received during the year for premiums.....	\$3,586.70
Cash received for interest.....	1,169.12
“ “ “ calls on capital stock.....	1,726.75
“ “ “ premium on capital stock.....	295.00
“ “ “ loans on policies repaid.....	389.00
“ “ “ loans from banks and other sources...	11,874.60
“ “ from all other sources.....	462.77
Total Receipts.....	<u>\$19,503.94</u>

*Expenditure.*

## Expenses of Management:

Cash paid to agents for commissions, salaries and bonuses.....	\$199.30
“ “ for law costs.....	151.00
“ “ “ medical examiner's fees.....	100.00
“ “ “ fuel and light.....	9.00
“ “ “ interest, discount and exchange.....	264.76
“ “ “ statutory assessment and license fees..	425.75
“ “ “ travelling expenses.....	678.80
“ “ “ rent and taxes.....	620.46
“ “ “ salaries.....	3,768.45
“ “ “ printing, stationery and advertising...	774.27
“ “ “ postage, telegrams, etc.....	111.35
“ “ “ other expenses.....	294.58
Total Expenses of Management.....	<u>\$7,397.72</u>

## Miscellaneous Payments:

Amount paid for losses occurring during the year.....	\$20.00
Cash paid for repayment of loans.....	7,104.36
Cash paid for surrendered policies.....	2,864.00
Loans to policy holders.....	97.95
Advances to agents.....	522.35
Other expenses.....	56.75
	<u>\$18,063.13</u>

## RETURNS FOR ALBERTA.

Assets in Alberta.....	\$38,808.56
Liabilities in Alberta.....	12,771.14
Premiums received in Alberta.....	1,799.20
Losses paid in Alberta.....	20.00
Amount at risk in Alberta.....	53,947.00
Amount of securities deposited with the Government of Alberta.....	10,500.00
Total amount at risk of the company.....	125,612.80



## MERCHANTS CASUALTY COMPANY.

HEAD OFFICE: WINNIPEG, MAN.

Commenced business April 16th, 1913.

*Officers.*

M. J. McMichael, President.....	Minneapolis, Minn.
L. M. Fingard, Vice-President.....	Winnipeg, Man.
H. J. King, Secretary-Treasurer.....	Winnipeg, Man.

*Directors.*

M. J. McMichael	R. B. Graham
L. M. Fingard	G. W. Curtis
H. J. King	C. C. Thomas
A. C. Engan	

\* Amount deposited with the Government of Alberta.... \$20,000.00

Authorized capital.....	\$300,000.00
Amount subscribed.....	246,900.00
Amount paid.....	35,940.00

## STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1913.

*Assets*

Cash value of mortgages (exclusive of interest).....	\$8,000.00
Loans other than those secured by mortgages.....	2,000.00
Cash value (excluding interest and dividends) of stocks bonds and debentures and securities other than the foregoing.....	20,000.00
Actual cash on hand at head office per auditor's state- ment.....	6,465.57
Cash on deposit to the company's credit and not drawn against on December 31st, 1913, in chartered banks	14,055.13
Agents' balances and premiums uncollected (net com- missions deducted) .....	8,431.05
Interest due or accrued and unpaid.....	447.67
Printed matter, supplies and stationery.....	1,640.00
Office furniture, etc.....	2,979.59
Total Assets.....	<u><u>\$64,019.01</u></u>

\* NOTE: Since December 31st, 1913, this Company has obtained a Dominion License and its deposit has been released.

*Liabilities.*

Claims or losses in suspense or supposed or reported.....	\$2,723.95
Reserve of unearned premiums on all outstanding risks.....	5,724.00
Amount of all other liabilities.....	250.50
Total liabilities .....	<u>\$8,698.45</u>
Capital stock paid up.....	35,940.00
Total of liabilities and paid up capital.....	<u><u>\$44,638.45</u></u>
Excess of Assets over such Total.....	\$19,380.56

*Receipts.*

Total net cash received during the year for premiums....	\$27,549.51
Cash received for interest.....	173.01
Cash received for calls on capital stock.....	35,940.00
Cash received for membership fees.....	18,351.22
Total Receipts.....	<u><u>\$82,013.74</u></u>

*Expenditure.*

Expenses of Management:	
Cash paid to agents for commissions, salaries and bonuses	\$7,482.33
“ “ for law costs.....	10.00
“ “ “ statutory assessment and license fees..	667.25
“ “ “ travelling expenses.....	1,138.45
“ “ “ rent and taxes.....	1,104.97
“ “ “ salaries, directors’ and auditors’ fees	5,700.20
“ “ “ printing, stationery and advertising...	2,760.32
“ “ “ postage, telegrams and express.....	1,868.32
“ “ “ exchange.....	110.00
“ “ “ expenditure other than the foregoing..	1,281.97
	<u>\$22,123.81</u>
Miscellaneous payments:	
Amount paid for losses during the year.....	6,389.64
Cash paid for all other expenses.....	2,979.59
Total Expenditure.....	<u><u>\$31,493.04</u></u>

## RETURNS FOR ALBERTA.

Assets in Alberta.....	\$23,100.00
Liabilities in Alberta.....	120.00
Premiums received in Alberta.....	2,235.25
Losses paid in Alberta.....	380.42

## URBAN MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: PORTAGE LA PRAIRIE, MAN.

Commenced business October, 1888.

*Officers.*

G. A. J. A. Marshall, President.....	Portage la Prairie, Man.
D. McKillop, Vice-President.....	Portage la Prairie, Man.
R. H. M. Pratt, Secretary.....	Portage la Prairie, Man.
H. C. Fawcett, Treasurer.....	Portage la Prairie, Man.

*Directors.*

G. A. J. A. Marshall	H. C. Fawcett
D. McKillop	J. P. Young
A. C. Williams	Chas. Graham

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Assets.*

Cash value of real estate less encumbrances.....	\$3,189.92
Cash value of mortgages.....	7,300.00
Cash on hand at Head Office.....	30.60
Cash on hand to the Company's credit not drawn against on December 31st, 1913, in Chartered Banks.....	3,200.49
Net premium note assets.....	13,363.60
Interest due and accrued and all other assets.....	170.50
Office furniture and safe.....	376.06
Total Assets.....	<u>\$27,631.17</u>

*Liabilities.*

Amount required to reinsure all outstanding risks taken on the cash system.....	\$299.69
Amount of all other liabilities.....	165.00
Total Liabilities.....	<u>\$464.69</u>

*Receipts.*

Cash received by Company as fixed payments due in 1913	\$4,154.37
Cash received for premiums on the cash system.....	55.80
Cash received for interest during 1913.....	618.10
Cash received for sale of investments, <i>e.g.</i> of debentures, mortgages or other securities during 1913, not ex- tended \$1,100.00	
Cash received from all other sources.....	240.50
Total Receipts.....	<u>\$5,068.77</u>



*Expenditure.*

## Expenses of Management:

Cash paid for commissions or allowances of any kind to agents.....	\$ 170.14
Cash paid for law costs.....	31.55
“ “ “ fuel and light.....	62.97
“ “ “ investigation and adjustment of claims.....	14.40
“ “ “ exchange.....	5.95
“ “ “ statutory assessment and license fees.....	180.05
“ “ “ travelling expenses.....	15.90
“ “ “ rent and taxes.....	517.15
“ “ “ salaries, directors' and auditors' fees.....	2,249.00
“ “ “ printing, stationery and advertising.....	138.16
“ “ “ postage, telegrams and express.....	85.75
“ “ “ other expenses.....	197.40

Total Expenses of Management.....	\$3,668.42
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## Miscellaneous payments:

Cash paid for losses during 1913.....	\$1,029.11
“ “ “ reinsurance.....	148.54
“ “ “ rebate, abatement and returned premiums.....	12.40
“ “ “ purchase of investments, <i>e.g.</i> of debentures, mortgages and other securities not extended, \$2,200.00.....	
“ “ “ expenditure other than the foregoing..	100.00

Total Expenditure.....	\$4,958.47
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## MOVEMENT IN RISKS.

Policies in force December 31st, 1912, on Mutual System	\$1,067,100.00
Policies taken during 1913, new or renewed.....	383,272.00

Gross amount of Mutual System risks in force during 1913, at any time.....	\$1,450,372.00
Deduct expired and cancelled in 1913.....	273,556.00

Net risks in force on Mutual System December 31st, 1913	\$1,176,816.00
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Policies in force December 31st, 1912, on Cash System	\$49,525.00
Policies taken during 1913, new or renewed.....	2,225.00

Gross amount of Cash System risks in force at any time during 1913.....	\$51,750.00
Deduct expired and cancelled in 1913.....	11,200.00

Net risks in force December 31st, 1913, on Cash System	40,550.00
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## RETURNS FOR ALBERTA.

Assets in Alberta.....	Nil.
Liabilities in Alberta.....	Nil.
Premium note asset in Alberta.....	\$ 99.75
Gross premiums received in Alberta.....	41.85
Amount at risk in Alberta.....	9,565.00
Losses paid in Alberta.....	Nil.

## THE WAWANESA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: WAWANESA, MAN.

Commenced business, 1896.

*Officers.*

S. H. Henderson, President.....	Wawanesa, Man.
E. H. Dewart, Vice-President.....	Stockton, Man.
A. F. Kempton, Secretary and Manager.....	Wawanesa, Man.
C. D. Kerr, Treasurer.....	Wawanesa, Man.

*Directors.*

S. H. Henderson	Robert Wallace
E. H. Dewart	Samuel Reid
W. M. McNaughton	

## STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1913.

*Assets.*

Cash value of real estate less encumbrances.....	\$ 5,086.37
Cash value of mortgages.....	25,000.00
Actual cash on hand at Head Office, as per Auditor's statement.....	62.52
Cash on deposit to the Company's credit and not drawn against on December 31st, 1913, in Chartered Banks.....	46,314.45
Cash in agents' hands acknowledged by them to be due and considered good.....	2,524.43
Amount unpaid of instalments or fixed payments on premium notes for year 1913.....	6,656.84
Amount unpaid of assessments which were levied during 1913.....	33,886.35
Net premium note assets.....	571,132.84
Office furniture.....	2,347.35
Total Assets.....	<u>\$693,011.15</u>

*Liabilities.*

Amount required to reinsure all outstanding risks taken on the Cash System.....	<u>\$27,321.62</u>
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*Receipts.*

Cash received by Company as fixed payments during 1913.....	\$9,117.86
“ “ “ as fixed payments due in prior years.....	4,655.13
“ “ “ for assessments levied in 1913....	67,630.84
“ “ “ for assessments levied in years prior to 1913.....	23,934.34
“ “ “ for premiums on the Cash System.....	19,444.06
“ “ “ for interest during 1913.....	2,375.66
Total Receipts.....	<u>\$127,157.89</u>

*Expenditure.*

## Expenses of Management:

Cash paid for commissions or allowances of any kind			
		to agents.....	\$15,359.96
"	"	law costs.....	50.00
"	"	fuel and light.....	252.61
"	"	investigation and adjustment of claims	5,032.87
"	"	statutory assessment and license fees..	154.26
"	"	travelling expenses.....	421.95
"	"	rent and taxes.....	76.95
"	"	salaries, directors' and auditors' fees	16,320.91
"	"	printing, stationery and advertising...	1,987.96
"	"	postage, telegrams and express.....	2,185.02
"	"	other expenses.....	1,054.81
Total Expenses of Management.....			<u>\$42,897.30</u>

## Miscellaneous payments:

Cash paid for losses which occurred during 1913.....			\$96,019.03
"	"	rebate, abatement and returned premiums.....	826.85
"	"	purchase of investments, <i>e.g.</i> of debentures, mortgages and other securities (not extended) \$9,400.00	
"	"	expenditure other than the foregoing	330.75
			<u><u>\$140,073.93</u></u>

## MOVEMENT IN RISKS.

Policies in force 31st December, 1912, on Mutual System	\$30,444,024.00
Policies taken during 1913, new or renewed.....	13,227,183.00
Gross amount of Mutual System risks in force at any time during 1913.....	43,671,207.00
Deduct expired and cancelled in 1913.....	10,316,032.00

Net risks on Mutual System in force 31st December, 1913.....	<u>\$33,355,175.00</u>
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Policies in force 31st December, 1912, on Cash System...	\$4,162,636.00
Policies taken during 1913, new or renewed.....	2,044,241.00
Gross amount of Cash System risks in force at any time during 1913.....	6,206,877.00
Deduct expired and cancelled in 1913.....	1,219,858.00

Net risks in force at 31st December, 1913, on Cash System.....	<u><u>\$4,987,019.00</u></u>
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## RETURNS FOR ALBERTA.

Liabilities in Alberta.....	\$12,988.95
Premium note asset in Alberta.....	32,495.54
Gross premiums received in Alberta.....	9,657.95
Amount at risk in Alberta.....	5,692,025.00
Losses paid in Alberta.....	15,135.34



# THE WESTERN HOSPITAL AND ACCIDENT INSURANCE COMPANY.

HEAD OFFICE: REGINA, SASK.

Commenced business June 18th, 1908.

## Officers.

L. V. Kerr, President.....	Regina, Sask.
W. M. Martin, Vice-President.....	Regina, Sask.
W. O. Lott, Secretary-Treasurer.....	Regina, Sask.

## Directors.

L. V. Kerr	W. M. Martin
J. F. Bole	W. O. Lott
S. B. Porter	F. J. Robinson
T. H. Griffiths	

Amount deposited with Government of Alberta.....	\$10,000.00
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## Capital.

Authorized capital.....	\$100,000.00
Amount subscribed.....	72,400.00
Amount paid.....	11,715.20

## STATEMENT OF COMPANY AT MARCH 31ST, 1914.

### Assets.

Cash value of real estate less encumbrances.....	\$6,833.00
Cash on deposit to the Company's credit and not drawn against on March 31st, 1914, in Chartered Banks	2,491.97
Bills receivable less than one year overdue.....	3,000.00
Interest due, or accrued and unpaid.....	763.93
Deposit receipt (Alberta Government Deposit).....	10,000.00
Due from other Companies for reinsurance on losses already paid.....	237.00
Office furniture, etc.....	1,382.34
Total Assets.....	<u>\$24,708.24</u>

### Liabilities.

Reinsurance reserve for accident insurance contracts in force, on 75% basis.....	\$3,391.03
Capital stock paid up.....	11,715.20
Total of liabilities and paid up capital.....	<u>\$15,106.23</u>
Excess of assets over such Total.....	\$9,602.01

*Receipts.*

Gross premiums written or renewed during the year . . . .	\$48,812.43
Premiums unearned in previous year . . . . .	5,018.21
	<hr/>
	\$53,830.64
Deduct reinsurance and return premiums . . . . .	153.36
	<hr/>
	\$53,677.28
Less premiums unearned at March 31st, 1914 . . . . .	3,391.03
	<hr/>
Total net cash received during the year for premiums	\$50,286.25
Cash received for interest . . . . .	1,205.55
	<hr/>
Total Cash Receipts . . . . .	<u>\$51,491.80</u>

*Expenditure.*

## Expenses of Management:

Cash paid to agents for commissions, salaries and bonuses . . . . .	\$22,640.25
“ “ for law costs . . . . .	36.40
“ “ “ rent and taxes . . . . .	1,017.51
“ “ “ salaries, directors' and auditors' fees . .	4,534.51
“ “ “ printing, stationery and advertising . .	1,159.15
“ “ “ postage, telegrams and express . . . . .	477.90
“ “ “ other expenses . . . . .	239.00
Depreciation of furniture and fixtures . . . . .	86.92
	<hr/>
Total Expenses of Management . . . . .	\$30,191.64
	<hr/>
Miscellaneous payments:	
Net amount paid for losses during the year . . . . .	\$14,821.00
Cash paid for debentures, mortgages and other securities (not extended) \$3,500.00	
	<hr/>
Total Expenditure . . . . .	<u>\$45,012.64</u>

THE WESTERN CANADA ACCIDENT AND GUARANTEE  
INSURANCE COMPANY.

HEAD OFFICE: WINNIPEG, MAN.

Commenced Business October 26th, 1910.

*Officers.*

Edward Brown, President.....	Winnipeg, Man.
Edward Cass, Vice-President.....	Winnipeg, Man.
A. F. W. Severin, Secretary-Treasurer.....	Kildonan, Man.

*Directors.*

Edward Brown	A. E. Mott
Edward Cass	Jas. McDiarmid
T. M. Milroy, M.D.	H. A. Mullins
Sir Douglas C. Cameron	R. M. Mathison
A. C. Bulling	J. A. Marion
H. H. Cottingham	

Amount deposited with the Government of Alberta.....\$20,000.00

Authorized capital.....	\$1,000,000.00
Amount subscribed.....	372,800.00
Amount paid up.....	39,347.67
Amount still due.....	35,212.33

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1913.

*Assets.*

Cash value of mortgages, exclusive of interest.....	\$10,348.75
Cash value (excluding interest and dividends) of stock, shares, bonds, debentures and securities other than the foregoing.....	32,500.00
Actual cash on hand at head office, as per Auditor's Statement.....	2,636.77
Cash on deposit to the company's credit and not drawn against on December 31st, 1913, in chartered banks..	1,927.53
Agents' balances and premiums uncollected (net, com- missions deducted).....	9,434.39
Bills receivable, less than year overdue.....	155.00
Interest due or accrued and unpaid.....	1,047.26
Premium on capital stock unpaid.....	6,185.00
Licenses.....	546.38
Calls on capital stock outstanding in course of collection.	35,212.33
Due from other companies for reinsurance on losses already paid.....	191.15
Amount of other assets.....	3,906.88
Office furniture, etc.....	722.20
Printing and stationery.....	1,325.00
Total Assets.....	<u>\$106,138.64</u>



*Liabilities.*

Claims or losses in suspense or supposed or reported . . . .	\$4,500.00
Reinsurance reserve for Accident Contracts in force . . . .	9,628.55
Profit unearned on debentures . . . . .	2,925.00
Deferred commissions . . . . .	2,915.00
Amount of all other liabilities . . . . .	2,021.75
<hr/>	
Total Amount of Liabilities . . . . .	\$21,990.30
Capital Stock Paid up and Called . . . . .	74,560.00
<hr/>	
Total of Liabilities and Paid up Capital . . . .	<u>\$96,550.30</u>
Excess of Assets over such Total . . . . .	\$9,588.34

*Receipts.*

Net premiums received in cash . . . . .	\$28,712.91
Cash received for interest . . . . .	1,607.43
“ “ from rents . . . . .	995.00
“ “ for calls on capital stock . . . . .	11,214.17
“ “ for debentures, mortgages and other securities (not extended), \$150.00.	
Cash from all other sources . . . . .	600.00
<hr/>	
Total Cash Receipts . . . . .	<u>\$43,279.51</u>

*Expenditure.*

## Expenses of Management:

Cash paid to agents for commissions, salaries and bonuses . . . . .	\$3,344.69
“ “ for law costs . . . . .	102.96
“ “ “ general expenses . . . . .	624.22
“ “ “ office furniture . . . . .	156.50
“ “ “ investigation and adjustment of claims . . . . .	220.90
“ “ “ statutory assessment and license fees . . . . .	818.13
“ “ “ travelling expenses . . . . .	1,179.40
“ “ “ rent and taxes . . . . .	645.00
“ “ “ salaries, directors' and auditor's fees . . . . .	6,320.00
“ “ “ printing, stationery and advertising . . . . .	954.82
“ “ “ postage, telegrams and express . . . . .	333.79
<hr/>	
Total Expenses of Management . . . . .	\$14,700.41

## Miscellaneous Payments:

Amount paid for losses occurring in previous years . . . .	\$422.50
Amount paid for losses occurring during the year . . . . .	11,891.37
Cash paid for stock commissions . . . . .	4,022.50
“ “ “ commissions advanced . . . . .	129.13
“ “ “ debentures, mortgages or other securities (not extended), \$17,000.00.	
“ “ “ Dominion Charter . . . . .	1,108.60
<hr/>	
Total Expenditure . . . . .	<u>\$32,274.51</u>

## RETURNS FOR ALBERTA.

Assets in Alberta.....	\$22,022.81
Liabilities in Alberta.....	5,394.47
Premiums received in Alberta.....	8,023.65
Losses paid in Alberta.....	2,952.09
Amount at risk in Alberta.....	521,787.00
Amount of securities deposited with the Government of Alberta.....	20,000.00
Total amount at risk of the company.....	2,676,564.00

## GERMAN MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: WETASKIWIN, ALTA.

Commenced Business May 20th, 1909.

*Officers.*

Julius Dahms, President.....	Wetaskiwin, Alta.
J. P. Gross, Vice-President.....	Wetaskiwin, Alta.
S. H. Reist, Secretary-Treasurer.....	Wetaskiwin, Alta.

*Directors.*

Julius Dahms	Alfred Dahms
J. P. Gross	Fred Pinyon
J. F. Steinacker	Henry Kieser
A. B. Everts	E. H. Manser

## STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1913.

*Assets.*

Actual cash on hand at head office.....	\$85.73
Cash on deposit to the company's credit not drawn against, in chartered banks.....	79.14
Amount of unpaid assessments, levied during 1913.....	7.85
Office furniture, etc.....	35.20
Total Assets.....	<u>\$207.92</u>

*Liabilities.... Nil.**Receipts.*

Cash received for assessments levied in 1913.....	\$536.45
Cash received for application or membership fees.....	334.25
Total Cash Receipts.....	<u>\$870.70</u>



*Expenditure.*

## Expenses of Management:

Cash paid for commissions.....	\$171.90
“ “ “ law costs.....	18.16
“ “ “ statutory, assessment and license fees....	160.15
“ “ “ travelling expenses.....	3.50
“ “ “ rent and taxes.....	26.00
“ “ “ salaries, directors' and auditor's fees....	182.00
“ “ “ printing, stationery and advertising.....	93.25
“ “ “ postage, telegrams and express.....	11.57
“ “ “ other expenses.....	35.20

Total Expenses of Management.....	\$701.73
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## Miscellaneous Payments:

Net amount paid for losses during the year.....	\$155.00
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	<u>\$856.73</u>
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*Movement in Risks.*

Policies in force December 31st, 1912, on Mutual System.	\$221,365.00
Net amount added in 1913.....	169,465.00

Net Risks in force at December 31st, 1913..	<u>\$390,830.00</u>
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NET PREMIUMS AND LOSSES OF THE VARIOUS INSURANCE COMPANIES REGISTERED IN THE PROVINCE OF ALBERTA HOLDING DOMINION LICENSE

NAME	FIRE AND MARINE		HAIL		LIFE		DEATH		GUARANTEE & ACCIDENT		LIVE STOCK		AUTOMOBILES		TOTAL	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Claims	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses	Net Prem.	Net Losses
1																
2																
3																
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Atlas Assurance Co., Ltd.	\$47,357.36	\$26,595.19											\$5,280.99	\$4,366.50	\$47,357.36	\$26,595.19
Aetna Insurance Co.	27,987.15	22,856.51													33,268.14	27,223.01
Alliance Assurance Co., Ltd.	12,903.93	1,612.81													12,903.93	1,612.81
American Insurance Co.	13,585.24	14,874.86													13,585.24	14,874.86
Anglo-American Fire Ins. Co.	12,750.72	13,659.76													12,750.72	13,659.76
Acadia Fire Insurance Co.	11,405.58	11,273.35													11,405.58	11,273.35
American Central Ins. Co.	23,622.57	11,865.10													23,622.57	11,865.10
Alberta Sask. Life Ins. Co.					\$2,467.30										2,467.30	
British Northwestern Fire Ins.	8,672.01	5,291.29													8,672.01	5,291.29
British Colonial Fire Ins. Co.	3,135.57	1,375.00													3,135.57	1,375.00
British America Assurance Co.	54,444.30	19,688.33	\$2,572.95	\$708.99											57,017.25	20,397.32
British Columbia Life Ass. Co.					5,177.33										5,177.33	
California Insurance Co.	6,452.16	1,567.62													6,452.16	1,567.62
Continental Ins. Co. of N.Y.	19,678.13	16,846.99													19,678.13	16,846.99
Canadian Surety Co.									\$1,890.73						1,890.73	
Crown Life Insurance Co.					35,624.53		\$1,000.00		66,349.11						35,624.53	
Can. Ry. Accident Ins. Co.					12,845.45		3,000.00						3,217.16		12,845.45	3,000.00
Continental Life Ins. Co.															33,963.19	17
Commercial Union Ass. Co.	50,116.39	16,778.22													50,116.39	16,778.22
Canada National Fire Ins. Co.	37,328.67	16,531.78													37,328.67	16,531.78
Canadian Fire Insurance Co.	79,462.09	41,285.46													79,462.09	41,285.46
Confederation Life Assoc'n.					62,862.72		64,566.00								62,862.72	64,566.00
Canada Hail Insurance Co.	27,434.06	21,763.19													27,434.06	21,763.19
Caledonian Insurance Co.	29,679.68	23,509.67			153,099.89		20,623.11		2,435.39				887.25		153,099.89	23,509.67
Canada Life Assurance Co.									6,331.93						6,331.93	
Canada Accident Ass. Co.									2,099.37						2,099.37	
Can. Casualty & Boiler Ins.															1,828.63	26
Connecticut Fire Ins. Co.	17,619.10	16,020.30													17,619.10	16,020.30
Dominion Life Assurance Co.					33,444.42		1,000.00		42,832.33						33,444.42	1,000.00
Dom. of Can. Guar. & Acc. Ins.									12,926.12						12,926.12	30
Dom. Gresham Guar. & Cas. Co.									1,238.82						1,238.82	31
Dominion Fire Insurance Co.	29,831.69	17,247.81													29,831.69	17,247.81
Equitable Life Assurance Soc.					19,320.03		29,253.15								19,320.03	29,253.15
Equitable Fire & Marine Ins.	2,825.36	495.10													2,825.36	495.10
Excelsior Life Insurance Co.	17,022.50	8,100.14			56,998.69		2,000.00		38,346.09						56,998.69	2,000.00
Employers Liability Ass. Corp.	8,188.00	1,639.00													8,188.00	1,639.00
Equity Fire Insurance Co.																
Fidelity Phoenix Fire Ins. Co.	32,816.42	27,066.21													32,816.42	27,066.21
Fireman's Fund Insurance Co.	7,094.32	317.64													7,094.32	317.64
Factories Insurance Co.	16,041.52	111,467.95													16,041.52	111,467.95
Federal Life Assurance Co.					85,224.49		6,167.00								85,224.49	6,167.00
Fireman's Ins. Co. of Newark.	14,955.87	16,468.41													14,955.87	16,468.41





NET PREMIUMS AND LOSSES OF THE VARIOUS INSURANCE COMPANIES REGISTERED IN THE PROVINCE OF ALBERTA HOLDING DOMINION LICENSE

NAME	FIRE AND MARINE		HAIL		LIFE		DEATH		GUARANTEE & ACCIDENT		LIVE STOCK		AUTOMOBILES		TOTAL	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Claims	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses	Net Prem.	Net Losses
North American Acc. Ins. Co.	94								\$7,894.02	\$694.99					\$7,894.02	\$694.99
North Brit. & Mercantile Ins.	95	\$62,890.98	\$54,578.15												54,578.15	95
National F. In. Co. of Hartford	96	54,819.28	64,081.98												54,819.28	96
National Life Assurance Co.	97						6,300.00								6,300.00	97
North Empire Fire Ins. Co.	98	22,195.26	8,578.91												22,195.26	98
Northland Surety Co.	99								2,391.61	166.14					2,391.61	99
Occidental Fire Insurance Co.	100	33,148.53	13,899.18						48,895.77	31,655.66					33,148.53	100
Ocean Acc. & Guar. Corp.	101														48,895.77	101
Protective Assoc'n of Canada	102								6,328.00	2,677.18					6,328.00	102
Pacific Coast Fire Ins. Co.	103	22,432.85	3,579.15												22,432.85	103
Palatine Insurance Co.	104	15,280.20	2,442.21												2,442.21	104
Phoenix Ass. Co. of London	105	34,213.33	34,213.33				1,852.50								36,065.83	105
Phœnix Ins. Co. of Hartford	106	38,004.30	29,722.11				6,022.28								29,722.11	106
Prudential Ins. Co. of America	107														3,726.00	107
Providence Washington In. Co.	108	19,532.93	5,142.08												57,242.23	108
Queen Insurance Co.	109	36,515.52	20,451.38												6,922.33	109
Quebec Fire Insurance Co.	110	27,294.00	25,335.00												4,085.97	110
Royal Exchange Assurance Co.	111	49,282.07	12,925.19						2,371.41	637.25					559.37	111
Royal Insurance Co.	112	81,766.22	66,223.25				3,000.00								13,864.29	112
Railway Passengers Ass'ce Co.	113								13,864.29	1,131.41						113
Scottish Union & Nat'l Ins. Co.	114	29,775.11	7,702.03												29,775.11	114
Sun Life Assurance Co.	115						6,454.85								94,569.07	115
Standard Life Assurance Co.	116														25,979.17	116
Springfield Fire & Marine Ins.	117	52,006.78	45,097.68				17,762.50								52,006.78	117
St. Paul Fire & Marine Ins. Co.	118	28,982.81	14,295.41												37,820.88	118
Sun Fire Office	119	30,707.97	22,240.82												30,707.97	119
Sauvegarde Life Insurance Co.	120						927.34								8,838.07	120
Sovereign Life Assurance Co.	121														12,090.76	121
Travellers' Indemnity Co.	122						1,000.00		2,707.72	507.87					2,707.72	122
Travellers' Insurance Co.	123						2,000.00		11,169.93	2,695.69					22,113.37	123
U.S. Fidelity & Guarantee Co.	124								32,533.72	3,343.43					666.22	124
Union Fire Ins. Co. of Paris	125	14,267.08	5,501.74												33,199.94	125
Union Assurance Society	126	35,088.11	23,042.14												14,267.08	126
Western Assurance Co.	127	33,290.03	7,961.22												35,088.11	127
Westchester Fire Insurance Co.	128	7,023.91	4,683.68												33,290.03	128
Yorkshire Insurance Co.	129	34,979.55	44,379.61						3,296.49	2,617.28					7,023.91	129
TOTAL		\$2,232,447.63	\$1,634,206.97	\$100,593.25	\$65,752.84	\$1,928,839.98	\$369,354.31	\$469,391.30	\$183,478.09	\$11,292.53	\$6,911.25	\$42,808.33	\$14,374.25	\$4,785,373.02	\$2,274,077.71	

NET PREMIUMS AND LOSSES OF THE VARIOUS INSURANCE COMPANIES HOLDING PROVINCIAL LICENSES IN THE PROVINCE OF ALBERTA

NAME	FIRE		HAIL		LIFE		GUARANTEE, ACCIDENT AND SICKNESS		LIVE STOCK		AUTOMOBILE		TOTAL	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
1 Alta. Can. Ins. Co. (c)	\$19,242.55	\$25,734.42	\$18,571.16	\$14,759.29							\$18,571.16	\$14,759.29	\$18,571.16	\$14,759.29
2 British Crown Assur. Corp.	14,128.94	1,140.54	18,747.62	7,397.85							37,990.17	33,132.27	37,990.17	33,132.27
3 British Dom. Gen. Ins. Co.											14,128.94	1,140.54	14,128.94	1,140.54
4 Can. Security Assur. Co.			95,848.00	52,198.11							95,848.00	52,198.11	95,848.00	52,198.11
5 Continental Fire Ins. Co.	4,012.21	5,513.15									4,012.21	5,513.15	4,012.21	5,513.15
6 Central Canada Ins. Co.	40,321.18	30,405.47	33,458.22	26,417.47					\$2,900.00	\$2,900.00	78,023.40	59,722.94	78,023.40	59,722.94
7 Canadian Phoenix Ins. Co.			27,088.53	21,614.61					\$4,244.00	\$4,244.00	27,088.53	21,614.61	27,088.53	21,614.61
8 Canadian Phoenix Ins. Co.	37,686.09	8,550.69			\$1,799.20	\$20.00					37,686.09	8,550.69	37,686.09	8,550.69
9 International Insurance Co.							\$2,235.25	\$380.42			1,799.00	20.00	1,799.00	20.00
10 Merchants Casualty Co.											2,235.25	380.42	2,235.25	380.42
11 Saskatchewan Ins. Co. (c)			8,622.26	25,939.81							8,622.26	25,939.81	8,622.26	25,939.81
12 Urban Mutual Fire Ins. Co.		Nil										Nil		Nil
13 Wawanesa Mu. F. In. Co. (a)		15,135.34										15,135.34		15,135.34
14 Western Hosp. & Acc. Co.	9,657.95	Figures not separated									9,657.95		9,657.95	
15 West. Can. Acc. & Guar. Co.				Sask. & B.C.			8,023.65	2,952.09						
16 German Mu. F. Ins. Co. (b)													8,023.65	2,952.09
	\$125,090.77	\$86,479.61	\$202,335.79	\$148,327.14	\$1,799.20	\$20.00	\$10,258.90	\$3,332.51	\$4,244.00	\$2,900.00			\$343,728.46	\$241,059.26

(a) Premiums on Cash plan. (b) Purely assessment business transacted (c) Retired from business.

FRATERNAL SOCIETIES.

TOTAL BUSINESS.

RETURNS FOR ALBERTA.

Name of Society.	Chief Agent in Alberta.	Head Office.	Total Assets.	Total Liability	Total Receipts	Total Expenditure	Total of Members	Total amount at Risk	Mem- bers in Alberta	Total amount at Risk in Alberta	Total amount of Benefits paid in Alberta
1 Canadian Order of Chosen Friends	Andrew A. Moore, Calgary	Hamilton, Ont.	\$1,123,012.41	\$70,138.64	\$532,700.13	\$536,037.93	40,814	\$35,836,319.10	580	\$504,976.00	\$2,384.40
2 Manitoba District Independent Order of Oddfellows,	Geo. W. Potter, Edmonton	Winnipeg, Man.			8,823.44	6,748.93	553	62,500.00	157	20,100.00	314.00
3 Manchester Unity of Oddfellows Relief Assn. of Canada	O. E. Tisdale, Calgary	Kingston, Ont.	1,311,716.40	31,500.00	488,882.27	340,142.82	28,512	33,827,250.00	2,456	2,890,250.00	13,464.95
4 Societe des Artisans Canadiens Francais	A. G. Routhier, Edmonton	Montreal, Que.	2,465,390.75	26,155.10	925,646.78	492,655.14	39,031	31,240,386.50	80	74,600.00	1,078.49
5 Supreme Court Independent Order of Foresters	E.A. Shoebotham, Edm'tn	Toronto, Ont.	22,360,887.72	1,150,791.11	5,874,175.29	4,343,480.20	222,449	217,612,328.00	1,190	30,922.60	16,797.72
6 Modern Woodmen of the World	W.C. Tuttle, Edmonton S.	Rock Island, Ill.	14,494,206.28	1,405,949.55	14,209,850.87	13,312,574.50	908,432	1,457,402,500.00	1,830	1,900,000.00	7,500.00
			\$41,761,265.54	\$2,684,534.40	\$22,040,078.78	\$19,031,639.52	1,239,851	\$1,775,981,283.60	6,293	\$5,420,848.60	\$41,539.56

TABLE OF RETURNS MADE BY THE SEVERAL INSURANCE COMPANIES LICENSED TO DO BUSINESS IN THE PROVINCE OF ALBERTA FOR THE YEAR ENDING DECEMBER 31ST, 1913.

FIRE COMPANIES (JOINT STOCK)										
ASSETS										
NAME OF COMPANY	Real Estate	Bonds, Mortgages, etc.	Interest Accrued	Reinsurance on losses paid	Cash	Agents' Balances	All other Assets	Total Assets	Less Depreciation	
1 British Crown Assurance Corporation (a)	.....	\$130,701.37	\$2,697.32	.....	\$12,844.30	\$10,926.65	.....	\$157,169.64	.....	1
2 British Dominions General Insurance Company	Statement not yet filed.	.....	Alberta returns on page 10.	.....	.....	.....	.....	.....	.....	2
3 Continental Fire Insurance Company	.....	61,814.59	1,804.93	.....	3,629.54	4,896.05	\$580.00	72,725.11	\$50.00	3
4 Central Canada Insurance Company	\$19,600.00	160,741.36	2,056.09	\$4,904.58	21,487.78	81,088.26	19,862.26	309,740.33	.....	4
5 Canadian Phoenix Insurance Company	.....	66,836.98	1,853.62	.....	26,906.27	39,405.60	51,939.29	186,941.76	.....	5
	\$19,600.00	\$420,094.30	\$8,411.96	\$4,904.58	\$64,867.89	\$136,316.56	\$72,381.55	\$726,576.84	\$50.00	
FIRE COMPANIES (JOINT STOCK)										
LIABILITIES										
NAME OF COMPANY	Unpaid Losses	Amount required to reinsure all outstanding fire risks	Dividends	Other Liabilities	Total Liabilities Except Paid up Capital	Total Liabilities Including Paid up Capital	Net Amount at Risk			
1 British Crown Assurance Corporation (a)	\$10,993.30	\$73,475.97	.....	.....	\$84,469.27	.....	\$9,927,539.00	1		
2 British Dominions General Insurance Company	Statement not yet filed.	Alberta returns on page 10.	.....	.....	.....	.....	.....	2		
3 Continental Fire Insurance Company	500.00	13,117.31	\$5,157.50	.....	15,774.81	\$69,712.31	1,520,889.91	3		
4 Central Canada Insurance Company	20,662.74	146,018.65	.....	\$31,556.29	198,297.68	356,817.68	17,055,953.84	4		
5 Canadian Phoenix Insurance Company	3,187.48	59,920.24	.....	17,841.97	80,949.69	184,912.53	8,339,482.81	5		
	\$35,343.52	\$292,532.17	\$2,157.50	\$49,398.26	\$379,431.45	\$611,442.52	\$36,843,865.56			

(a) The returns for this Company are for business done in Canada only.



TABLE OF RETURNS MADE BY THE SEVERAL INSURANCE COMPANIES LICENSED TO DO BUSINESS IN THE PROVINCE OF ALBERTA FOR THE YEAR ENDING DECEMBER 31st, 1913.

RECEIPTS		FIRE COMPANIES (JOINT STOCK)					
	NAME OF COMPANY	Net Premiums Received	Interest and Dividends	From Calls on Capital Stock	All Other Receipts	Total Receipts	Cash Received on Investment
1	British Crown Assurance Corporation (a)	\$126,698.64	\$3,203.78	.....	\$13,146.86	\$143,049.28	.....
2	British Dominions General Insurance Company	Statement not filed.	See page 10.	.....	6,533.50	37,815.17	\$18,934.03
3	Continental Fire Insurance Company	22,484.82	2,784.35	\$6,012.50	109,454.88	471,461.43	67,084.19
4	Central Canada Insurance Company	309,977.10	5,949.45	46,080.00	24,705.81	117,481.83	.....
5	Canadian Phoenix Insurance Company	79,028.36	2,180.81	11,566.85	.....	.....	.....
		\$538,188.92	\$14,118.39	\$63,659.35	\$153,841.05	\$769,807.71	\$86,018.22
EXPENDITURE		FIRE COMPANIES (JOINT STOCK)					
	NAME OF COMPANY	Total Expenses of Management	Losses Paid	Dividends	All Other Expenditure	Total Expenditure	Cash Paid for Investment
1	British Crown Assurance Corporation (a)	\$48,743.08	\$69,786.42	.....	\$24,202.14	\$142,731.64	\$10,000.00
2	British Dominions General Insurance Company	Statement not filed.	See page 10.	.....	2,666.87	26,423.31	31,060.00
3	Continental Fire Insurance Company	10,992.08	10,847.36	\$1,917.00	77,265.11	448,146.74	100,279.18
4	Central Canada Insurance Company	138,826.55	225,305.08	6,750.00	9,779.37	102,324.95	26,272.08
5	Canadian Phoenix Insurance Company	51,693.31	40,822.27	.....	.....	.....	.....
		\$250,255.02	\$346,791.13	\$8,667.00	\$113,913.49	\$719,826.64	\$167,611.26

(a) The returns for this company are for business done in Canada only.

TABLE OF RETURNS MADE BY THE SEVERAL INSURANCE COMPANIES LICENSED TO DO BUSINESS IN THE PROVINCE OF ALBERTA  
DURING THE YEAR ENDING DECEMBER 31st, 1913.

FIRE COMPANIES (MUTUAL)											
ASSETS.	NAME OF COMPANY	Real Estate	Mortgages and Debentures	Cash	Agents' Balances	Assessments unpaid 1912 and Prior	Assessments unpaid 1913	Unassessed Premium Note Capital	Interest Due and Accrued	All Other Assets	Total Assets
1	German Mutual Fire Insurance Company.	\$3,189.92	\$7,300.00	\$164.87	.....	.....	\$7.85	.....	.....	\$35.20	\$207.92
2	Urban Mutual Fire Insurance Company.	5,086.37	25,000.00	3,231.09	.....	.....	33,886.35	\$13,363.60	\$170.50	376.06	27,631.17
3	Wawanesa Mutual Fire Insurance Co. . . .			46,376.97	\$2,524.43	.....		571,132.84	.....	9,004.19	693,011.15
		\$8,276.29	\$32,300.00	\$49,772.93	\$2,524.43	.....	\$33,894.20	\$584,496.44	\$170.50	\$9,415.45	\$720,850.24

FIRE COMPANIES (MUTUAL)							LIABILITIES.		
NAME OF COMPANY	Cash Reserve	Losses Reported Not Adjusted	Reinsurance Reserve	Other Liabilities	Total Liabilities	Amount at Risk			
1 German Mutual Fire Insurance Company.	.....	.....	.....	.....	Nil	\$390,830.00	1		
2 Urban Mutual Fire Insurance Company.	.....	.....	\$299.69	\$165.00	\$464.69	9,565.00	2		
3 Wawanesa Mutual Fire Insurance Co....	.....	.....	27,321.62	.....	27,321.62	5,692,025.00	3		
	.....	.....	\$27,621.31	\$165.00	\$27,786.31	\$6,092,420.00			

TABLE OF RETURNS MADE BY THE SEVERAL INSURANCE COMPANIES LICENSED TO DO BUSINESS IN THE PROVINCE OF ALBERTA  
FOR THE YEAR ENDING DECEMBER 31st, 1913.

FIRE COMPANIES (MUTUAL)										
RECEIPTS.										
NAME OF COMPANY	Assessments Levied in Prior Years	Fixed Payments 1913	Assessments 1913	Fixed Payments Prior Years	Interest	Cash Received on Cash System	Other Sources	Total Receipts	Investments Not Extended	
1 German Mutual Fire Insurance Company.	.....	\$4,154.37	\$536.45	.....	.....	.....	\$334.25	\$870.70	.....	1
2 Urban Mutual Fire Insurance Company.	.....	9,117.86	67,630.84	.....	\$618.10	\$55.80	240.50	5,068.77	\$1,100.00	2
3 Wawanesa Mutual Fire Insurance Co. ....	\$23,934.34			\$4,655.13	2,375.66	19,444.06	.....	127,157.89	.....	3
	\$23,934.34	\$13,272.23	\$68,167.29	\$4,655.13	\$2,993.76	\$19,499.86	\$574.75	\$133,097.36	\$1,100.00	

FIRE COMPANIES (MUTUAL)							
EXPENDITURE.							
NAME OF COMPANY	Total Expenses of Management	Losses	Reinsurance	Refunds and Rebates	All Other Expenditure	Total Expenditure	Investments
1 German Mutual Fire Insurance Company.	\$701.73	\$155.00	.....	.....	.....	\$856.73	.....
2 Urban Mutual Fire Insurance Company.	3,668.42	1,029.11	\$148.54	\$12.40	\$100.00	4,958.47	\$2,200.00
3 Wawanesa Mutual Fire Insurance Co. ....	42,897.30	96,019.03	.....	826.85	330.75	140,073.93	9,400.00
	\$47,267.45	\$97,203.14	\$148.54	\$839.25	\$430.75	\$145,889.13	\$11,600.00

TABLE OF RETURNS MADE BY THE SEVERAL INSURANCE COMPANIES LICENSED TO DO BUSINESS IN THE PROVINCE OF  
ALBERTA DURING THE YEAR ENDING DECEMBER 31ST, 1913.

HAIL INSURANCE COMPANIES.

Name of Company.	Premiums Received (on Cash Basis).	Losses Paid.	Total Acreage Insured.	Total Amount Insured.	No. of Policies Issued.
1. Alberta Canadian Insurance Co.....	\$18,571.16	\$14,759.29	49,072	\$300,354.74	516
2. British America Assurance Co.....	2,572.95	708.99	4,924	31,728.00	47
3. British Crown Assurance Co.....	18,747.62	7,397.85	72,521	267,823.32	401
4. Canada Hail Insurance Co.....	27,434.06	21,763.19	89,051	471,175.00	668
5. Canadian Indemnity Co.....	27,088.53	21,614.61	49,360	304,426.00	418
6. Central Canada Insurance Co.....	33,458.22	26,417.47	84,246 $\frac{1}{2}$	528,115.64	710
7. Canada Security Assurance Co.....	95,848.00	52,198.11	189,193	1,359,431.99	1,739
8. Hudson Bay Insurance Co.....	52,159.13	33,097.81	35,223	263,244.60	203
9. North Western National Insurance Co.	18,427.11	10,182.85	20,902 $\frac{3}{4}$	139,275.64	242
10. Saskatchewan Insurance Co.....	8,622.26	25,939.81			
	\$302,929.04	\$214,079.98	594,493 $\frac{1}{4}$	\$3,665,574.93.	4,944



## LIFE INSURANCE COMPANIES.

Name of Company	A'mt. written in Alberta during 1913.	Am't. at Risk in Alberta at Dec. 31, '13
Alberta-Saskatchewan Life Insurance Co.	\$97,500.00	\$ 75,000.00
British Columbia Life Insurance Co. ....	170,766.00	197,071.00
Crown Life Assurance. ....		1,207,469.00
Continental Life Insurance Co. ....	277,300.00	522,300.00
Confederation Life Association. ....	717,584.00	2,559,759.00
Canada Life Assurance Co. ....	1,522,600.00	5,663,930.00
Dominion Life Assurance Co. ....	293,500.00	1,161,520.00
Equitable Life Assurance Society. ....	70,500.00	184,657.00
Excelsior Life Insurance Co. ....		2,112,373.00
Federal Life Assurance Co. ....	1,210,667.00	3,295,038.00
Great West Life Assurance Co. ....	3,536,409.00	11,284,567.00
Gresham Life Assurance Co. ....	186,504.00	186,004.00
Imperial Life Assurance. ....	(a)	
International Insurance Co. ....		53,947.00
London Life Insurance Co. ....	165,470.00	862,710.00
London & Lancashire Life & Gen. In. Co.	249,000.00	
Mutual Life of Canada. ....		4,439,367.00
Metropolitan Life Insurance Co. ....	1,625,000.00	3,900,000.00
Monarch Life Assurance. ....	168,000.00	778,200.00
Manufacturers Life Insurance Co. ....		4,035,585.00
Mutual Life Insurance Co. of New York. ....	270,504.00	1,849,273.00
North American Life Insurance Co. ....	947,000.00	3,002,900.00
Northern Life Assurance Co. of Canada. ..	228,584.00	
New York Life Insurance Co. ....		2,256,251.00
National Life Assurance Co. ....	(a)	
Phoenix Assurance of London. ....	(a)	
Prudential of America. ....	964,942.00	1,950,353.00
Royal Insurance Co. ....		244,085.00
Sun Life Assurance. ....	906,906.00	3,215,517.00
Standard Life Assurance Co. ....	167,000.00	486,790.00
La Sauvegarde Life Insurance Co. ....	23,750.00	23,750.00
Sovereign Life Assurance Co. ....	(a)	
Travelers Insurance Co. ....	157,000.00	
	\$13,956,486.00	\$55,473,416.00

(a) Not reported.

TABLE OF SUPPLEMENTARY RETURNS FOR BUSINESS DONE IN ALBERTA ONLY DURING YEAR 1913.

## JOINT STOCK COMPANIES HOLDING PROVINCIAL LICENSES.

NAME.	Assets in Alberta.	Liabilities in Alberta.	Premiums Received in Alberta.	Losses Paid in Alberta.	Amount at Risk in Alberta.	Securities Deposited in Alberta.
1 British Crown.....	\$20,487.65	\$10,423.40	\$37,990.17	\$33,132.27	\$939,018.73	\$20,000.00
2 British Dominion.....	41,903.94	14,254.76	14,128.94	1,140.54	1,245,820.00	26,766.63
3 Canadian Security.....	45,060.82	14,668.09	76,350.35	52,198.11	.....	10,000.00
4 Continental Fire.....	27,125.39	4,455.33	4,012.21	5,513.15	237,663.73	22,000.00
5 Central Canada.....	53,013.52	28,147.77	78,023.40	59,722.94	2,570,727.84	31,750.00
6 Canadian Indemnity.....	20,000.00	None	27,088.53	21,614.61	.....	20,000.00
7 Canadian Phoenix.....	27,893.40	18,619.68	37,686.09	8,550.66	1,808,854.46	20,372.00
8 International Insurance Co. .	39,348.21	12,771.14	1,799.20	20.00	53,947.00	10,500.00
9 Western Hospital.....	Figures not 22,022.81	separated for 5,394.47	Alta., Sask. and 8,023.65	B.C. 2,952.09	.....	10,000.00
10 Western Can. Accident & Gua.	.....	.....	.....	.....	521,787.00	20,000.00
	\$296,855.74	\$108,734.64	\$285,102.54	\$184,844.37	\$7,377,818.76	\$191,388.63

## INSURANCE COMPANIES (DOMINION LICENSEES) REGISTERED UNDER THE ALBERTA INSURANCE ACT DECEMBER 31ST, 1913

NAME	CHIEF AGENT IN ALBERTA	ADDRESS	STYLE OF INSURANCE
Atlas Assurance Company, Limited, of London.....	O. E. Tisdale.....	Calgary.....	Fire.
Aetna Insurance Company.....	H. H. Motley.....	Calgary.....	Fire and Auto.
Alliance Assurance Company, Limited.....	Superintendent of Insurance.		Fire.
American Insurance Company.....	J. H. Tache.....	Lincoln Blk., Calgary.....	Fire.
Anglo American Fire Insurance Company.....	W. M. Gilroy.....	Calgary.....	Fire.
Acadia Fire Insurance Company.....	F. W. Mapson.....	Calgary.....	Fire.
American Central Insurance Company.....	J. St. Clair Blackett.....	Edmonton.....	Fire and Tornado.
Alberta Saskatchewan Life Insurance Company.....	James S. Wallace.....	Edmonton.....	Life.
British Northwestern Fire Insurance Company.....	O. G. Devenish.....	Calgary.....	Fire.
British Colonial Fire Insurance Company.....	C. E. Barry.....	P.O. Box 245, Edmonton.....	Fire.
British America Assurance Company.....	G. S. Kirkpatrick.....	Edmonton.....	Fire and Tail.
British Columbia Life Assurance Company.....	Geo. H. Key.....	Calgary.....	Life.
California Insurance Company.....	G. S. Whitaker.....	Calgary.....	Fire.
Continental Insurance Company of New York.....	A. Boileau.....	222 Jasper W., Edmonton.....	Fire.
Canadian Surety Company.....	H. H. Hyndman.....	Edmonton.....	Guarantee.
Crown Life Insurance Company.....	John Esler.....	Hart Blk., Edmonton.....	Life.
Continental Life Insurance Company.....	Almond, Edgar & Harper.....	Calgary.....	Life.
Canadian Railway Accident Insurance Company.....	W. A. Ackland.....	Calgary.....	Accident, Sickness, Auto, and Employer's Liability.
Commercial Union Assurance Company.....	Reginald Long.....	Calgary.....	Fire.
Canada National Fire Insurance Company.....	G. A. Holman.....	56 McDougall Av., Edmonton.....	Fire.
Canadian Fire Insurance Company.....	J. H. Tache.....	Calgary.....	Fire.
Confederation Life Association.....	John P. Ross.....	Travis Blk., Calgary.....	Life.
Canada Hail Insurance Company.....	W. R. Blow.....	Calgary.....	Hail.
Caledonian Insurance Company.....	E. L. Ferris.....	Edmonton.....	Fire.
Canada Life Assurance Company.....	Robert A. Darker.....	Calgary.....	Life.
Canada Accident Assurance Company.....	DeBlois Thibaudau.....	Edmonton.....	Accident, Sickness, Fidelity and Plate Glass.
Canadian Casualty & Boiler Insurance Company.....	O. G. Devenish.....	Calgary.....	Accident, Sickness & Steam Boiler.
Connecticut Fire Insurance Company.....	E. J. Mahony.....	Calgary.....	Fire.

## INSURANCE COMPANIES (DOMINION LICENSEES) REGISTERED UNDER THE ALBERTA INSURANCE ACT DECEMBER 31ST, 1913

NAME	CHIEF AGENT IN ALBERTA	ADDRESS	STYLE OF INSURANCE
Dominion Life Assurance Company	Fred A. Hilliard	209 Jasper E., Edmonton	Life.
Dominion of Canada Guarantee & Accident Insurance Co	E. P. Withrow	Calgary	Accident, Sickness, Plate Glass, Burglary and Employer's Liability.
Dominion Gresham Guarantee & Casualty Company	O. G. Devenish	Calgary	Guarantee, Accident, Auto, Sickness and Burglary.
Dominion Fire Insurance Company	W. J. Magrath	Edmonton	Fire.
Equitable Life Assurance Society of United States	Frank C. Flanagan	C.P.R. Bldg., Edmonton	Life.
Equitable Fire & Marine Insurance Company	Hornbrook, Whittemore & Joseph Kilgour	Allan, Calgary	Fire.
Excelsior Life Insurance Company	J. St. Clair Blackett	Edmonton	Life.
Employers Liability Assurance Corporation	J. E. Hayes	Edmonton	Fire, Guar., Accident and Sickness.
Equity Fire Insurance Company	G. S. Kirkpatrick	Edmonton	Fire.
Fidelity Phoenix Fire Insurance Company of New York	A. H. Stelter, Northern Investment Agency	Edmonton	Fire and Tornado.
Firemans Fund Insurance Company	J. B. Creagan	Calgary	Fire, Inland Transportation, Auto by Accident, Burglary or Theft.
Factories Insurance Company	Thos. W. F. Norton, Merchants Bank Bldg.	Calgary	Fire.
Federal Life Assurance Company of Canada	H. Milton Martin	Edmonton	Life.
Firemans Insurance Company of Newark	A. R. Hull	Calgary	Fire.
General Accident, Fire & Life Assurance Company	C. P. McQueen	McLean Bldg., Calgary	Life.
Great West Life Assurance Company	Thos. J. S. Skinner	Calgary	Accident, Sickness, Plate Glass, Burglary and Guarantee.
Guardian Accident & Guarantee Company	Hornbrook, Whittemore & S. O. V. Williams	Allan, Calgary	Fire.
Germania Fire Insurance Company	F. W. Mapson	Calgary	Life.
Gresham Life Assurance Society	T. J. S. Skinner Co	Calgary	Guarantee.
Guarantee Company of North America	F. C. Lowes	Calgary	Fire.
Guardian Assurance Company, Limited	J. W. Keith	Calgary	Live Stock.
General Animals Insurance Company	E. S. Cozens	Edmonton	Fire.
German American Insurance Company	W. S. Newton	Calgary	Accident and Sickness.
General Accident Assurance Company of Canada			Fire.
General Fire Insurance Company of Paris			



NAME	CHIEF AGENT IN ALBERTA	ADDRESS	STYLE OF INSURANCE
Hudson Bay Insurance Company.....	F. L. Christie.....	130 Jasper W., Edmonton.....	Fire.
Hartford Fire Insurance Company.....	J. St. Clair Blackett.....	Edmonton.....	Fire, Inland Transportation, Cyclone, Tornado, Sprinkler Leakage, Loss to Auto by Accident, Burglary or Theft.
Home Insurance Company of New York.....	Robert Mays.....	Edmonton.....	Fire, Tornado, Auto, Sprinkler Leakage.
Imperial Guarantee & Accident Insurance Company.....	J. McAllister.....	6 Cadogan Blk., Calgary.....	Accident, Guarantee, Plate Glass, Sickness and Burglary.
Insurance Company of State of Pennsylvania.....	O. G. Devenish & Co.....	812A First St., Calgary.....	Fire.
Imperial Life Assurance Company.....	Wm. Arden.....	Alberta Blk., Calgary.....	Life.
Imperial Underwriters Corporation.....	G. S. Kirkpatrick.....	Edmonton.....	Fire.
Insurance Company of North America.....	Jas. McGeorge.....	Edmonton.....	Fire.
London Assurance Corporation.....	Superintendent of Insurance.....	.....	Fire.
Law Union & Rock Insurance Company.....	H. N. Lane.....	Edmonton.....	Fire, Accident and Sickness.
London & Lancashire Fire Insurance Company.....	G. S. Kirkpatrick.....	Edmonton.....	Fire.
London & Lancashire Guarantee & Accident Co. of Can.....	G. S. Kirkpatrick.....	Edmonton.....	Accident, Sickness, Auto, Guarantee and Plate Glass.
London Guarantee & Accident Company, Limited.....	H. W. Robinson.....	C.P.R. Bldg., Edmonton.....	Guarantee, Sickness, Auto and Burglary.
London Life Insurance Company.....	Edward C. Emery.....	Edmonton.....	Life.
Loyal Protective Insurance Company.....	C. M. Garden.....	Calgary.....	Accident, Sickness, Insurance among Oddfellows.
London Mutual Fire Insurance Company.....	W. R. Blow & Co.....	Calgary.....	Fire.
Liverpool Manitoba Assurance Company.....	J. St. Clair Blackett.....	Edmonton.....	Fire.
Liverpool, London & Globe Insurance Company.....	David McManus.....	548 Second St., Edmonton.....	Fire.
Lloyd's Plate Glass Insurance Company.....	J. A. Macphree Agency.....	Calgary.....	Plate Glass.
Lumber Insurance Company of New York.....	McGeorge & Chauvin.....	Edmonton.....	Fire.
London & Lancashire Life & General Assur. Assoc., Ltd.....	Frank McDonald.....	Calgary.....	Life.
Mercantile Fire Insurance Company.....	T. N. Bowden.....	Edmonton.....	Fire.
Maryland Casualty Company.....	E. L. Ferris.....	Edmonton.....	Accident, Sickness, Plate Glass, Guarantee and Burglary.
Montreal Canada Fire Insurance Company.....	W. M. Gilfoy.....	Calgary.....	Fire.
Mutual Life Assurance Company of Canada.....	S. A. Gordon Barnes.....	Edmonton.....	Life.

## INSURANCE COMPANIES (DOMINION LICENSEES) REGISTERED UNDER THE ALBERTA INSURANCE ACT DECEMBER 31ST, 1913

NAME	CHIEF AGENT IN ALBERTA	ADDRESS	STYLE OF INSURANCE
Mount Royal Assurance Company	Geo. H. Gowan, Credit Fon	ier Bldg., Edmonton.	Fire.
Metropolitan Life Insurance Company	Jas. B. Edgett	Edmonton.	Life.
Monarch Life Assurance Company	A. C. Rutherford	Edmonton South.	Life.
Manufacturers' Life Insurance Company	Peter E. Wintemute	Calgary	Life.
Mutual Life Insurance Company of New York	S. A. Bradish	Calgary	Life.
Northern Assurance Company	<i>McGeorge &amp; Co. in</i>	<i>40 Glen Blk.</i>	Fire.
Northwestern National Insurance Company	<i>J. W. Keith</i>	<i>222 Jasper St., Edmonton</i>	Fire, Hail and Tornado.
Norwich Union Fire Insurance Society	Superintendent of Insurance	Calgary	Fire, Accident, Sickness, Employer's Liability and Plate Glass.
Northwest Fire Insurance Company	O. E. Tisdale	Calgary	Fire.
North American Life Assurance Company	T. H. McLean	Calgary	Life.
National Union Fire Insurance Company	F. C. Lowes & Co.	Calgary	Fire.
New York Plate Glass Insurance Company	Allan, Killam & McKay	Edmonton.	Plate Glass.
Niagara Fire Insurance Company	Chas. E. McManus	Edmonton.	Fire, Tornado and Auto.
Northern Life Assurance Company of Canada	R. H. Scott	Calgary	Life.
New York Life Insurance Company	Chas. L. Sullivan	Beveridge Blk., Calgary	Life.
North American Accident Insurance Company	Robert Mays	Edmonton.	Accident, Sickness and Plate Glass.
North British & Mercantile Insurance Company	Jas. McGeorge	Edmonton.	Fire.
National Fire Insurance Company of Hartford	Pace, Harrison & Millar	Calgary	Fire.
National Life Assurance Company	Waterbury & Bilton	Calgary	Life.
North Empire Fire Insurance Company	Hyatt Cox	Edmonton.	Fire.
National Surety Company	Canadian Agency	Edmonton.	Fidelity and Surety.
Occidental Fire Insurance Company	W. A. Lowry	Calgary	Fire.
Ocean Accident & Guarantee Corporation	D. A. Ayres	Calgary	Accident, Sickness, Plate Glass and Guarantee.
Protective Association of Canada	A. H. Church	Box 4084, Edmonton	Sickness, Accident among members of Masonic Order.
Pacific Coast Fire Insurance Company	R. B. O'Sullivan	Calgary	Fire.
Palatine Insurance Company, Limited	Reginald Long	Calgary	Fire.



NAME	CHIEF AGENT IN ALBERTA	ADDRESS	STYLE OF INSURANCE
Phoenix Assurance Company of London	John R. McDonald	124 McDougall Av., Edmonton	Fire and Life.
Phoenix Insurance Company of Hartford	J. St. Clair Blackett	Edmonton	Fire.
Prudential Insurance Company of America	W. C. Bowden	Calgary	Life.
Providence Washington Insurance Company	H. H. Motley	Calgary	Fire and Auto.
Queen Insurance Company of America	Arthur Huddell	Lineham Blk., Calgary	Inland Transportation, Fire & Auto.
Quebec Fire Insurance Company	F. B. Matthews	Edmonton	Fire.
Royal Exchange Assurance	Hon. Jas. Loughheed	Calgary	Fire, Accident, Sickness and Auto.
Royal Insurance Company	Arthur Huddell	Calgary	Fire and Life.
Railway Passengers Assurance Company	McGeorge & Chauvin	Edmonton	Accident, Sickness and Guarantee.
Scottish Union & National Insurance Company	W. Toole	Calgary	Fire and Tornado.
Sun Life Assurance Company of Canada	Archibald McTeer	Burns Blk., Calgary	Life.
Supreme Court Independent Order of Foresters	P. W. Abbott	532 Sixteenth St., Edmonton	Life and Sickness.
Standard Life Assurance Company	C. S. Lott	Calgary	Life.
Springfield Fire & Marine Insurance Company	Jas. McGeorge	Edmonton	Fire, Tornado & Sprinkler Leakage.
St. Paul Fire & Marine Insurance Company	McGeorge & Chauvin	Edmonton	Fire, Tornado, Auto and Inland Transportation.
Sun Fire Office of London, England	F. C. Matthews	Edmonton	Fire.
Sauvegarde Life Insurance Company	Hon. Wilfred Gariepy	Edmonton	Life.
Sovereign Life Assurance Company	Superintendent of Insurance		Life.
Travellers Indemnity Company	DeBlois Thibaudeau	311 C.P.R. Bldg., Edmonton	Sickness.
Travellers Insurance Company of Hartford	DeBlois Thibaudeau	Edmonton	Life and Accident.
United States Fidelity & Guaranty Company	Hal E. Middleton	Calgary	Guarantee, Accident, Plate Glass, Sickness and Burglary.
Union Fire Insurance Company of Paris	Northern Investment Agency	Edmonton	Fire.
Union Assurance Society, Limited	H. N. Lane	Edmonton	Fire.
Western Assurance Company	C. S. Lott	Calgary	Fire, Inland Transportation, Lightning, Explosion and Tornado.
Westchester Fire Insurance Company of New York	John Irvine	Calgary	Fire.
Yorkshire Insurance Company, Limited	Hornibrook, Whittemore &	Allan, Calgary	Fire, Accident, Live Stock, Employers Liability, Sick. & Plate Glass.



## INSURANCE COMPANIES HOLDING PROVINCIAL LICENSES ON DECEMBER 31st, 1913.

NAME	CHIEF AGENT IN ALBERTA	ADDRESS	STYLE OF INSURANCE
1. Alberta Canadian Insurance Company.....	Reinsured in Central Canada	Insurance Company.	
2. British Crown Assurance Corporation.....	F. C. Lowes & Co.....	Calgary.....	Fire and Hail.
3. British Dominions General Insurance Company.....	F. C. Lowes & Co.....	Calgary.....	Fire.
4. Canada Security Assurance Company.....	E. M. Whitley.....	Calgary.....	Hail.
5. Continental Fire Insurance Company.....	W. A. Lowry.....	Calgary.....	Fire.
6. Central Canada Insurance Company.....	James Glen Gibson.....	Calgary.....	Fire, Hail and Live Stock.
7. Canadian Indemnity Company.....	J. H. Fache.....	Calgary.....	Hail.
8. Canadian Phoenix Insurance Company.....	Frith, Pardee & Townshend.....	Edmonton.....	Fire.
9. Canadian Order of Chosen Friends.....	Andrew A. Moore.....	Calgary.....	Fraternal Insurance.
10. German Mutual Fire Insurance Company.....	S. H. Reist.....	Wetaskiwin.....	Mutual Fire.
11. Independent Order of Oddfellows (Manchester Unity).....	Geo. W. Potter.....	Edmonton.....	Fraternal Insurance.
12. International Insurance Company.....	J. M. Spence.....	Calgary.....	Life.
13.*Merchants Casualty Company.....	W. Lee Smith.....	Calgary.....	Sickness and Accident.
14. Modern Woodmen of the World.....	W. G. Tuttle.....	Edmonton South.....	Fraternal Insurance.
15. Oddfellows Relief Association of Canada.....	Oliver E. Tisdale.....	Calgary.....	Fraternal Insurance.
16. Saskatchewan Insurance Company.....	Reinsured in Central Canada	Insurance Company.	
17. Security National Insurance Company.....	Reinsured in British North-western Fire Insurance Company.	Edmonton.....	Fraternal Insurance.
18. Societe des Artisans Canadiens Francais.....	A. G. Routhier.....	Edmonton.....	Mutual Fire.
19. Urban Mutual Fire Insurance Company.....	James Hyndman.....	Edmonton.....	Mutual Fire.
20. Wawanesa Mutual Fire Insurance Company.....	McManus Bros.....	Edmonton.....	Health, Accident (including Employers Liability) and Guarantee.
21. Western Hospital & Accident Company.....	J. R. Gogarn.....	Edmonton.....	Accident, Guarantee & Automobile.
22. Western Canada Accident & Guarantee Company.....	Jellett & Cameron.....	Edmonton.....	

\*Now under Dominion License.







